

REMARKS

Claims 34-51 are pending in this application.

Claims 34 and 43 are independent.

Pending claims 34-51 stand rejected under 35 USC §103(a) as obvious over Kolling (U.S. Patent No. 5,920,847), in view of Remington (U.S. Patent No. 6,070,150). The rejection is respectfully traversed.

Independent claim 34 requires that a plurality of bills from a plurality of billers for a payor be stored. Each biller is associated with one of a plurality of biller categories. Also required is that a payor request to view those of the stored plurality of bills from billers associated with one of the plurality of biller categories be received, and that only those bills from those billers associated with the one biller category be transmitted to the payor responsive to the payor request.

Independent claim 43 requires a memory configured to store a plurality of bills from a plurality of billers for a payor, with each biller being associated with one of a plurality of biller categories. Also required is a processor which receives a request from a payor to view those bills of the stored plurality of bills from billers associated with one of the plurality of biller categories. The processor is further configured to cause only those bills from those billers associated with the one biller category to be transmitted to the payor responsive to the received request.

The Examiner seems to acknowledge that Kolling does not teach or suggest the storage or electronic presentation of bills of billers that are associated with biller categories. The Examiner looks to Remington at column 7, line 42, through column 8, line 32, as well as Figure 5, for such. It is respectfully submitted that the Examiner's reading of

Remington is mistaken, and that the applied prior art lacks any such disclosure. The referenced text and Figure 5 simply disclose electronic presentment of a single bill, a payer authorization to pay the bill, and settlement. Neither Kolling nor Remington disclose or suggest a request to view bills of those billers belonging to a certain biller category and presentment of such bills, as required by the present independent claims.

Accordingly, it is respectfully submitted that independent claim 34 (and its dependent claims 35-42) and independent claim 43 (and its dependent claims 44-51) patentably distinguish over the applied prior art on this basis alone.

Furthermore, it is respectfully submitted that various other features and limitations recited in the dependent claims independently distinguish over the applied prior art. These features do not appear to have been addressed in the Official Action.

It is accordingly respectfully requested that the rejection of claims 34-51 be reconsidered and withdrawn.

Claims 34-51 also stand rejected under 35 USC §112, second paragraph, as indefinite. The rejection is respectfully traversed.

The rejection is not understood. The Examiner contends that the claims fail to point out and particularly claim what applicant regards as the invention. In support of this contention, the Examiner states "in particular, the claims must be narrowed to precisely define the novel features in the disclosure to ascertain distinction over the prior art".

However, the applicant's have claimed what they consider to be their invention including the novel features thereof. It is respectfully submitted that the claim recitals are clear on their face and comply fully with the mandates of 35 USC §112, second paragraph. Furthermore, since the claims distinguish over the applied prior art, there is no need to

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narrow the pending claims.

Accordingly, it is respectfully requested that the rejection be reconsidered and withdrawn.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 01-2135 and please credit any excess fees to such deposit account.

Respectfully submitted,
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